War Department Invites **Study of Conversion Provisions**

"PEACE RISK" POLICIES NOW

New Contracts Without Further Medical Examination, Says General Order

A War Department cablegram, reproduced in G.O. 234, G.H.Q., asks that no soldier of the A.E.F. discontinue his War Risk Insurance, at least until he has returned to the United States and has had a chance to study the advantages of the new Government contracts to which the present policies may be converted. The cablegram points out that these contracts may be had without further medical examination.

"This request," says the order itself, "is made in the full confidence that it is in the very best interest, both present and future, of the soldiers, their families and the United States Government."

The order makes it plain that while the United States authorized the issue of War Risk Insurance primarily as a war measure, its value has by no means gone down with the signing of the armistice, and that it will not diminish in the least with the declaration of peace.

To Continue Policies

To Continue Policies

The Government it says is preparing to continue its war insurance as peace insurance under plans that will allow every member of the A.E.F. to continue his policy in its present form for not more than five years, or to convert it into standard forms of Government insurance. These forms include ordinary life insurance, payment life insurance, endowment insurance, maturing at the age of 62, and the other usual forms, in amounts ranging from \$1,000 to \$10,000.

"It is to be remembered," the order

in amounts ranging from \$1,000 to \$10,000.
"It is to be remembered," the order adds, "that out of the entire population of the United States, the privilege of holding these special Government contracts is limited to those departments of the Government service specifically mentioned in the War Risk Act, which includes the soldiers of the United States Army who have served during this emergency."

It also enjoins all commanding officers to see that their men do not act hastily or inadvisedly in discontinuing their insurance.

The C-in-C, A.E.F., is personally directing a campaign of education intended to acquaint every man in the A.E.F. with the Government's plan for the continuation of war risk insurance. The War Risk Insurance Bureau has sent field agents to every division in the Third Army and has representatives at all base ports and in Italy and England whose duty it is to explain to all soldiers the advantages of holding on to their policies.

Every organization commander in the

whose duty it is to explain to all solders the advantages of holding on to their policies.

Every organization commander in the ALEF, has been directed to instruct the officers and men under him as to their rights and privileges in connection with the continuance and conversion of Government insurance. Officers and men will attest by their signatures on blank forms provided for the purpose their compilance with the wish of the Commander-in-Chief that they do not relinquish their insurance.

It is pointed out that an important feature of the new Government insurance plan is that no physical examination is required in order to continue a policy. This should be of particular interest to soldiers who may return home in such physical condition that they would be unable to pass the examinations required by commercial insurance companies. It behooves any soldier who may contemplate discontinuing his insurance to be sure before doing so that he is fit to pass any physical examination demanded by commercial corporations with which he may at some future date desire to insure himself.

May Reduce Insurance

May Reduce Insurance

May Keduce insurance
Any soldier having \$10,000 insurance
who does not desire to continue the full
amount may reduce it in multiples of
\$500, to any sum as low as \$1,000, and
carry or convert it in the reduced
amount. Once reduced, however, it
never can be increased again. All soldiers are advised by their Commanderin-Chief to consider the matter seriously
from the viewpoint of their own or their
families' interests before applying for a
reduction.

families' interests before applying to reduction.

In order that men of the A.E.F. may let their wives or parents or other beneficiaries of their insurance know that they intend to take advantage of the new Government plan, there are being distributed to all soldiers postcards with this printed message to the folks at home:

home:

Concral Pershing has asked us not to give
concral Pershing has asked us not to give
up our War Risk Insurance at least until
we have returned to the United States and
had full opportunity of studying the new
form of Government contracts, to which the
going to do as General Pershing has asked.

The little wife should be pleased when
she gets that postcard. It will be assurance to her that her soldier hubly is
still thinking of her protection in the
years to come.

remaining of her protection in the years to come.

Up to October 31 more than 4,000,000 officers and men of the Army and Navy had been insured to an amount approximating \$4,000,000,000. More than \$1,500,000,000 worth of insurance has been written over here alone. Up to October 31 the War Risk Insurance Bureau had sent out 7,500,000 checks aggregating \$230,000,000. On that date the death chaims totaled 15,600 and amounted to \$118,000,000.

Provision for Overdeduction

FIGURE IT OUT IN FRANCS

A new A.E.F. record for pay hold-up was established at St. Nazalre when Sgt. Harry H. Boudreau. Ambulance Co. No. 5. received in American currency the sum of 8756. This constitutes 14 months pay. Sgt. Boudreau, who is a three-striper, bonsting also a wound stripe, arrived in France in May, 1917. He was paid for the first four months regularly, but was then put on detached service as chauffeur for Col. Boudreau of the French air forces. Sgt. Boudreau is no relation to the colonel, but is of French ancestry.

170,862 FRANCS IN CONTINUATION **FUND FOR ORPHANS**

Nest Egg for Future Care of 3,444 Children Gets **Good Start**

£250 COMES FROM ENGLAND

Heavy Artillery Regiment Sends Short Note and Big Check-Engineers' Score High

Future care and education of the LEF's 3,444 children are assured if the embryo growth of the War Orphans' onthuation Fund is an indication of the Cetters developed the control of the cetters developed the cetter developed

A.E.P.'s 3.444 children are assured if the embryo growth of the War Orphans' Continuation Fund is an indication of its future development.

The Continuation Fund now totals 170,862.20 francs. Contributions credited to the fund during the past week amount to 47,814.71 francs—and this all paid in before this week's announcement of the plan to help these children over the most crucial years of their life, to give them, as near as it is possible, the chance they would have had if their fathers had lived.

The Continuation Fund owes its first lasty growth to the belated contributions coming in for the adoptions on December 17. These contributions have been, put in the Continuation Fund ander the plan previously explained. The donors will be allotted children who, although in the A.E.F. family, are, for a variety of reasons, unassigned to any specific purrain, and will be established to all intents and purposes, as first year adopters.

The week's premier contribution came from the Officers' Mess, Southampton, England. It was a check for £250 17s. 24.—6,502.22 francs.

From the 319th Regiment, Field Artiflery (Heavy) came a very little note and quite a big donation—5,000 francs.

Engineers' Sub Post at Gibvres having sent in \$,000 francs last week through Chaplain Eugene B. Smith, hastened to add another 1,000 francs. The total of 9,000 francs was contributed by the 34th Engineers, 536th Engineers, 536th Engineers, 53th Engineers, 11th U.S. Marines and 345th Infantry, Co. D, Inter. Eng. Supply Depot Detachment and Officers' Mess.

Still More Engineers

Still More Engineers

Speaking of Engineers the 27th Engineer Regiment, with headquarters at Givry-en-Argonne, sent in a contribution of 3,257.70 francs; Co. D. 518th Engineers, as part of 6,636 francs collected at Base Section No. 6, S.G.S., sent 750 francs; the Engineering Division, office of the Chief Ordanice Officer, Tours, contributed 4,577.43 francs.

The 6,636 francs collected at Base Section No. 6 were dounted as follows: Motor Reception Part, 4,181; Office of Base Quartermaster, 500; Ordanice Office, 250; 134th Infantry Band, 205; Motor Truck Co. No. 422, 250; Co. G. 518th Ploneer Infantry, 500, and Co. D. 518th Engineers, 750.

In memory of their son, the late Capt. Renjamin H. Hewit, Co. F. 316th Infantry, who was killed leading his command into battle in the Argonic, Mr. and Mrs. Oliver H. Hewit, of Hollidaysburg, Pennsylvania, have sent 500 francs. Prompted by a similar metive, Mrs. Anna E. Harkins, Fowl River, Alabama, sent also 500 francs, her contribution to the Orphan Fund in memory of her son, 8gt. Thomas E. Harkins, Co. G. 47th Infantry, who was killed in action on August 9.

This week's contributions to the Con-

etion on August 9.
This wook's contributions

This week's contributions to t	he	Co	n
nuation Fund are: Anna E. Harkies, Fowl River, Ala		05.0	00
Col. H. H. lifrayama, Japanese Y.M.C.A.,			
Paris Miss Sullivan, Children's Bureau, A.R.C.,		00,0	
	- 3	ብቡ. ፅ ዕፅ በ	
Picin Supply Train	15	80.1	
Rese Hospital 43	1.0	00.6	
Battery E. 150th F.A	5	10.0	90
Co. L. 11th Regt., U.S.M.C	- 5	00.0	
91 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5,0	00.0	
Field Removed Soundsons 326 and 328		40.4	~
and Hora Detch. Base Remount Depot			
No. 1 Thirst Platons, Co. D. Sciet Inf		00.0	
Third Platoon, Co. D. S21st Inf	5	00.6	30
1st M.O R.S., 1st Div	2	20.0	20
t' c c Munolana care Postmaster N V		PO. 6	100
Threedore E. Renwn Paris		00.0	
Proving Ground and Laboratories, Engr.			
Div., Ord. Drpot		25.6	
4th Feetion, Co. C. 19370 F.S. Ha	2	00.0 50.0	10
Office Date OM Date No. 8		00.6	
Ont. Office. Base No. 6	2	30.6	10
134th Inf. Band	2	05.6	90
Supply 10. 190h 10f. 1.8.S. Muppleare, care Presimaster, N.T. Theodone F. Bittown Parti. 1.8.S. Muppleare, care Presimaster, N.T. Theodone F. Bittown Parti. 1.8. Muppleare, C. Bittown Parti. 1.8. Muppleare, C. C. 103rd F.S. In. 1.8. Muppleare, C. 103rd F.S. In. 1.8. Muppl	4.1	91.6	0.0
Motor Truck Co. No. 422	- 7	50.6	20
He Co 68th Art. C.A.C.		00.0	30
Battery E. 68th Art., C.A.C	1,5	00.0	00
Capt. A. B. Cor, Ord. Dept., A.P.O. 797	5	00.0	90
Officers and Enlisted Men, 1st Art.,		10.0	•
Officers' Mary Southwanton England	6.6		
M. T.O., Winchester District, England		4.1	
Pvt. R. W. Skartum, Hq. Detch., 4th			
_Army Comps		34.0 00.0	
Taxatar Art Calcul Mass Found		00.0	
M.T.O. Wischester District, England. Schattum, Hg. Detch. 4th Masonic Club of Aners. A.P.O. 733. Tractor Art. School Mess Fund. Detch. 10th Co., 2nd Regt. A.S. Mecha. Mecha. Dir. Chief Ord. Officer, Tours. Hig., 288th Aero Squadron.			,,,
Mechs.		00.0	
N. T. Lease, Great Falls, Mont		35.0	
Engr. Div., Chief Ord, Omcer, Tours	4,2	10.0	8
"Officer" Execustion Hospital No. 16.		15 4	L٨
5th Co. 3rd Regt. A.S. Mochs	1,0	00.0	30
Os. A. B. and C. Med. Detch., and			
Misc., 327th Labor Bn	1.1	87.	50
Officers and Enlisted Men. Tith English.	3,2	57.	
Arms of the Construction of the Construction of the Construction Hospital No. 18. 5th Co. 3rd Rept. A.S. Mecha. Com. A. B. and C. Med. Delch., and Misc. 22rth Labor lin. Universe and Entisted Men. 27th Engrs. (By.). Laser of Construction of Construct	5	00.0	10
In Memory of Capt. Bent. H. Hewit,	-		-
Co. F. 316th Inf	. 5	44.8	8
Previously subscribed	1.0	70.0	10
Printed the subscribed		16.1	125

Provision for Overdeduction

As to cases of overdeductions from pay, made through misunderstanding of the requirements of the War Risk Act, War Department Circulur No. 40, under date of November 1, 1018—quoted in G.H.Q. Bulletin 102—provides this method for their handling:

War Risk Insurance Bulletin 199 has reference only to those cases where circumstances require the approval of the collections are consisted men are entitled to require may be refered awarded by disbursing of the modern of the collections of the collection of the collected may be refered awarded by disbursing of the collections of the collection of

NEW FRANC CALL BLOWS DIVISIONAL TACTICS FOR ORPHANS' FUTURE

Continued from Page 1

will be—that depends on the A.E.F.
To rear this family to steady every
boy and girl along the highway of life
until they can step out alone and do us until they can step out alone and do us proud—that will take a good deal of money. To nourish and educate the 3.444 through the difficult years that lie ahead—well, it will take what even a recently paid Yank who shakes a wicked pair of dice would be willing to dignify as "bocoo franks."

oby and girl along the highway of nie until they can step out alone and do us proud—that will take a good deal of money. To nourish and educate the 3.444 through the difficult years that lie shead—well, it will take what even a recently paid Yank who shakes a wicked pair of dice would be willing to dignify as "bocoo franks."

Nest-Egg Gets Good Start

Already the nest-egg has begun to grow—begun with something like 170,000 france which spilled over on the table when the brim of the original orphan cup was reached. To add to this, THIS STARS AND STRIPES has various vague schemes for raising funds, of which more another week. But, for the most part, the schemes as well as the france must come out of the ranks of the A.E.F. When the original orphan plan was timildly presented by us, the men of the A.E.F. laid both hands on it and ran away with it. We expect them for run away with this.

This is the first call. First call for ungestions, you do? Above all, what will you exhort that hard-bolled collection you call your outfit to do?

Your insurance that the building of them. The depends on you. The moniment, stone on stone, will continue even after the last of us has sailed for home lies in the fact that it is underwritten by the American Red Cross, which will also pay out of its own rather capacions pocket every centime of administration expense. When you make a contribution to educate a French child, every franc reaches the child. There are no overhead charges en route.

To Keep Parrains Posted

Detar and they can be reached the mean and addressed to their parains.

It will be part of the monument to the mean and exch most of them. It depends on you. It a great deal is given, there will come a day when there will set forth from some French of the will come a fix the rewill set forth from some French of the Willer will come a fix the will come a fix the will come a fix the will select the tiss. It will be part of the monument to the minutes of the ment of the minutes of the ment of the minutes of the ment of the mi

To Keep Parrains Posted

To Keep Parrains Posted

Long years after the A.E.F. is but a pleasant memory in France, the Red Cross, through the home papers, will keep up posted on how the family is faring. If Company L, before it seatters to the four winds, wants to fork over here and now the full fund for the exclusive education of that little girl it adopted inst spring—why, you know us, L. Then later, Company L—or, for that matter, any one else—can always keep track of the child by making occasional inquiries of the Red Cross Bureau in Paris.

Think what a twinge of memory will

Think what a twinge of memory will work in a million American homes some ine day when the newspapers report assually that Marcel Quelqueshese, a FTARS AND STRIPES war orphan, has casually that Marcel quelqueshese, a STARS AND STRIPES war orphan, has just been graduated from Harvard with the highest honors in his class. Think of the glow in a million American hearts when the word comes over the cable some day (as is sure to happen) that one of the 3,414 is called to the premiership of France to be the Clemenceau of his generation.

For, make no mistake about this: If you rose to the occasion, so did the 3,444. They have felt deeply the responsibility of being the muscots of les Américains. They have startled their teachers and dazzled their parrains by the number of medias they have grabbed off in the scattered schools of France.

Educational Program Later

Educational Program Later

The little girl whose first financial crisis was averted by doughboy aid walks through her village with an air of superiority that infuriates all the children of the neighborhood, and the little boy who is a STARS AND STRIPES mascot will take no lip from any boy in his street. Well, we should think not. The education program cannet be worked out in detail much before April, for it will take the Red Cross committee that long to investigate the aptitude and special needs of each kid in our rampageous nursery.

Some will want to learn trades, some to stay on the old farms their forebears have tilled for uncounted generations, Some will gravitate into business. Some will stay of the potential will be generations, some will stay of the potential will be generations. Some will stay of the potential will be generations, some will be generations. Some will be generations wille

learning English, and some of them who a few months ago did not even know enough English to say "chewing gum" are daily writing and twisting and bringing forth extraordinarly blotty documents believed to be letters written in English and addressed to their parrians.

Be Workless, Says **Tours Order**

The S.O.S. will suspend work on Sundays and holidays, according to an order sent out from S.O.S. Headquarters to all depot commanders.

Until a few weeks ago the S.O.S. found it necessary to work Sundays and holidays in order to meet the demands of the advanced section. Ammunition, food and supplies of all kinds went forward in a steady stream to feed the roaring guns and to feed and clothe the fighting men. Now that the guns are silent and the men, some of them at lenst, are homeward bound, the S.O.S. is going to take advantage of every holiday that comes along. No work will be done on Sundays or holidays unless it is absolutely necessary.

AMERICAN E.F.

Muscitce, Military Stores
LOUIS CROSS, Manufacturer
Contractor to the U.S. Army,
32 CHAUSSÉE d'ANTIN, OPÉRA
Retail at Wholeste Prices

HOTEL CONTINENTAL 3 Rue de Castiglione, PARIS



Men of the Altred Armies

A royal welcome awaits you at the home of

The Loyal Order of Moose \$6 BOULEVARD MALESHERBES
(sear Made'e'se Church)

We never close and something doing all the time.

NICE THE WINTER PALACE

Special reduced rates for Officers: 25 francs room with running water, 30 francs room with private bath if occupied by two, including meals.



AMERICAN RED CROSS

Are You Worried?

About not hearing from home-About Family Matters-About Business Affairs-About Allotments and Allowances— About Anything at home you cannot care for yourself-

Home Service has representatives in Your Home Town who will help you. Tell your troubles to the Home Service and stop worrying. The Red Cross will act confidentially and report to you promptly. Talk to the nearest A.R.C. Home Service man, or write to

HOME SERVICE FOR SOLDIERS

American Red Cross, Hotel Regina, Place Rivoli, Paris, France

FOR EIGHTH CORPS

Maneuvers Will Begin for 77th Today, 81st and 6th Next

Today will see the 77th Division emarked on three days of divisional anneurors in the field, working out a actical problem prepared by its division ommander. Upon the completion of

maneuvers in the field, working out a tactical problem prepared by its division commander. Upon the completion of this work, the other two divisions of the Elighth Army Corps, the 81st and the 6th, will take the field for their maneuvers, the 81st's problem being prepared by its division commander.

The dates for the 81st's workout are January 8, 7 and 8, and for the 6th's. January 8, 9 and 10.

In the case of the 77th and 81st the maneuvers will consist of three phases: First, the concentration of the division into positions to be assumed for its various elements at the hour of commencing the actual maneuver; escond. The maneuver itself. In which it is assumed that the division, acting as part of a larger force, is charged with the execution of some form of offensive: third, the movement of the troops back to their permanent billets, in accordance with formal march tables issued by the division commander.

During the maneuvers the division command of their units, and will control the development of the maneuvers by means of umpires who, assisted by detachments of troops, will convey information to the supposedly attacking forces describing the "enemy." actions or reactions, and who, in accordance with those assumed reactions, will control the movements of the troops and supervise their tactical handling. At the end of the second phase of the maneuvers, so other could bove, there will be a general shop-talk session for all field officers, to go over the results obtained.



VALENTINE & COMPANY



1856

THE BRISTOL MFG.CO. , BRISTOL, Conn., U.S.A. Knit Underwear for Men

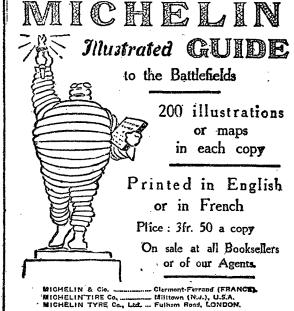
"Sandman" Sleeping Garments

NEW YEAR'S GREETINGS TO "Equitable" Men and Women in the A.E.F.

WE OFTEN THINK OF YOU-WE HOPE YOU SOMETIMES THINK OF USI

The EQUITABLE LIFE ASSURANCE SOCIETY of the UNITED STATES 120 BROADWAY, NEW YORK CITY







PEACE means readjustments in prices, wages and commercial policies. The National Bank of Commerce in New York is ready at all times to discuss the effects of these changes on the business problems of its customers.

A New Commerce Book . Now ready for distribu-tion, a study of post-wa-problems entitled "When

National Bank of Commerce in New York

Capital, Surplus and Undivided Profits Over \$45,000,000

